

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dean M. Carter  
Debtor

Case No. 16-01249-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Mar 21, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 6  
Total Noticed: 83

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2022:**

Recip ID	Recipient Name and Address
db	+ Dean M. Carter, 2541 North 4th Street, Harrisburg, PA 17110-1908
cr	+ SN Servicing Corporation as servicer for U.S. Bank, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
cr	+ SN Servicing Corporation as servicer for U.S. Bank, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ U.S. Bank Trust, N.A. as Trustee of the Igloo Seri, Ghidotti Berger, LLP, 1920 Old Tustin Ave, Santa Ana, CA 92705-7811
4767984	+ Amato & Associates, P.C., 107 North Commerce Way, Suite 100, Bethlehem, PA 18017-8913
4826495	++ CAPITAL REGION WATER, ATTN AR MANAGER, 3003 N FRONT STREET, HARRISBURG PA 17110-1224 address filed with court:, Capital Region Water, Attn: Wendy Shollenberger, 100 Pine Drive, Harrisburg, PA 17103
4767992	+ CBE Group, 131 Tower Park Drive, Suite 100, P.O. Box 2635, Waterloo, IA 50704-2635
4767991	Capital Tax Collection Bureau, 2301 N. 3rd Street, P.O. Box 60547, Harrisburg, PA 17106-0547
4794620	+ City of Harrisburg, City Treasurer, City Government Center, 10 North Second Street,, Harrisburg, PA 17101-1677
4767994	Commercial Acceptance Co., 2300 Gettysburg Road #102, Camp Hill , PA 17011-7303
4767995	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4794621	+ Cunningham, Chemicoff & Warshawsky, 2320 North Second Street, Harrisburg, PA 17110-1008
4767997	+ Dauphin County Tax Claim, 2 South Second Street, First Floor, Harrisburg, PA 17101-2047
4768001	# EMC Mortgage Corp., P.O. Box 293150, Lewisville, TX 75029-3150
5437460	+ FRIEDMAN VARTOLO, LLP, Attorneys for SN Servicing Corporation a, servicer for U.S. Bank Trust N.A., 85 Broad Street, Suite 501, New York, New York 10004-1734
4768009	Internal Revenue Service, P.O. Box 0030, Andover, MD 05501-0030
5277211	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
5277212	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper 75261-909 ATTN: Bankruptcy Dept
4768013	+ Ocwen Loan Servicing LLC, 12650 Ingenuity Drive, Orlando, FL 32826-2703
4768019	+ PPL Electric Utilities, 2 N. 9th Street, Allentown, PA 18101-1179
4768018	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
4768016	Pinnacle Health, P.O. Box 2353, Harrisburg, PA 17105-2353
4768021	+ Professional Bureau of Collection, P.O. Box 4157, Greenwood Village, CO 80155-4157
4768025	++ SUPERMEDIA LLC, PO BOX 619810 MC22, DFW AIRPORT TX 75261-9810 address filed with court:, SuperMedia, formerly Idearc Media, LLC, 5601 Executive Drive, Irving, TX 75038
4768023	+ Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
4794622	Shomari Saeed, 327 Jefferson Avenue, Brooklyn, NY 11216-1743
4794623	+ Split Rock Resort, Financial Services Dept, Box 547C, Lake Harmony, PA 18624-0820
4768024	Sunoco/CitiBank, P.O. Box 689486, Des Moines, IA 50368
4768026	+ THD/CBSD/Bankruptcy, P.O. Box 20483, Kansas, MO 64195-0483
4768027	Trident Asset Management, 10375 Old Alabama Connector Road, 303, Alpharetta, GA 30022-1122
4768028	+ Trident Asset Management, P.O. Box 888424, Atlanta, GA 30356-0424
4821197	+ U.S. Bank NA et al c/o, Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
4768029	+ U.S. Bank, N.A., Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412
4768030	++ UGI UTILITIES INC, ATTN CREDIT & COLLECTIONS, P O BOX 13009, READING PA 19612-3009 address filed with court:, UGI Corp, 225 Morgantown Road, Reading, PA 19611
4768031	Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
4768033	+ Wells Fargo Financial Pennsylvania, Inc., 207 9th Street, Des Moines, IA 50309-3601

District/off: 0314-1

User: AutoDocke

Page 2 of 6

Date Rcvd: Mar 21, 2022

Form ID: 3180W

Total Noticed: 83

4768035

+ Zwicker &amp; Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 37

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Mar 21 2022 18:39:00	Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
cr	+ Email/Text: RASEBN@raslg.com	Mar 21 2022 18:39:00	HSBC Bank USA, N.A., Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: RASEBN@raslg.com	Mar 21 2022 18:39:00	Wells Fargo Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
4767985	Email/PDF: bncnotices@becket-lee.com	Mar 21 2022 18:40:56	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
4767986	Email/PDF: bncnotices@becket-lee.com	Mar 21 2022 18:40:46	American Express Bank FSB, c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
4767987	EDI: HFC.COM	Mar 21 2022 22:43:00	Beneficial/HFC, 961 N Weigel Avenue, Elmhurst, IL 60126-1058
4767988	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Mar 21 2022 18:39:00	Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
4767989	+ EDI: CAPITALONE.COM	Mar 21 2022 22:43:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
4792193	EDI: CAPITALONE.COM	Mar 21 2022 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4767990	+ EDI: CAPITALONE.COM	Mar 21 2022 22:43:00	Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
4767993	EDI: CITICORP.COM	Mar 21 2022 22:43:00	Citi-Shell, P.O. Box 6003, Hagerstown, MD 21747
4767996	+ Email/Text: CSIBKR@CREDITSYSTEMSINTL.COM	Mar 21 2022 18:39:00	Credit Systems International, 1277 Country Club Lane, Fort Worth, TX 76112-2304
4767999	EDI: DIRECTV.COM	Mar 21 2022 22:43:00	DirecTV, P.O. Box 9001069, Louisville, KY 40290-1069
4767998	EDI: PENNDEPTREV	Mar 21 2022 22:43:00	Department of Revenue, Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496
4767998	Email/Text: RVSVBCICNOTICE1@state.pa.us	Mar 21 2022 18:39:00	Department of Revenue, Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496
4854916	+ EDI: LCIPHMRGT	Mar 21 2022 22:43:00	Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
4797537	+ Email/Text: RASEBN@raslg.com	Mar 21 2022 18:39:00	Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
4768002	+ Email/Text: bknotice@ercbpo.com	Mar 21 2022 18:39:00	Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547
4812589	Email/Text: bankruptcynotification@ftr.com	Mar 21 2022 18:39:00	Frontier Communications, Bankruptcy Dept, 19 John St, Middletown, NY 10940
4768005	Email/Text: bankruptcynotification@ftr.com	Mar 21 2022 18:39:00	Frontier Communications, P.O. Box 20550, Rochester, NY 14602-0550

District/off: 0314-1  
Date Rcvd: Mar 21, 2022

User: AutoDocke  
Form ID: 3180W

Page 3 of 6  
Total Noticed: 83

4768003	+ EDI: AMINFOFP.COM	Mar 21 2022 22:43:00	First Premier Bank, P. Box 1348, Sioux Falls, SD 57101-1348
4768004	Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 21 2022 18:39:00	Fortiva, P.O. Box 105555, Altanta, GA 30348-5555
4768006	+ EDI: RMSC.COM	Mar 21 2022 22:43:00	GEMB/JCPenney, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
4768007	+ EDI: RMSC.COM	Mar 21 2022 22:43:00	GEMB/Lowes, P.O. Box 981400, El Paso, TX 79998-1400
4859243	+ Email/Text: RASEBN@raslg.com	Mar 21 2022 18:39:00	HSBC BANK USA, NATIONAL ASSOCIATION, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853
4768008	EDI: IRS.COM	Mar 21 2022 22:43:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
4768011	Email/PDF: resurgentbknotifications@resurgent.com	Mar 21 2022 18:40:47	LVNV Funding LLC, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
4768012	Email/Text: camanagement@mtb.com	Mar 21 2022 18:39:00	M&T Bank, 1100 Wehrle Drive, 2nd Floor, Williamsville, NY 14221
5277212	+ Email/Text: nsm_bk_notices@mrc cooper.com	Mar 21 2022 18:39:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper 75261-9096, ATTN: Bankruptcy Dept
5277211	+ Email/Text: nsm_bk_notices@mrc cooper.com	Mar 21 2022 18:39:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
4768014	+ EDI: LCIPHHMRGT	Mar 21 2022 22:43:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
4796770	EDI: RECOVERYCORP.COM	Mar 21 2022 22:43:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
5063800	+ EDI: RECOVERYCORP.COM	Mar 21 2022 22:43:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4768017	EDI: PRA.COM	Mar 21 2022 22:43:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
4768015	EDI: PENNDEPTREV	Mar 21 2022 22:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
4768015	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 21 2022 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
4768020	+ Email/Text: csidl@sbcglobal.net	Mar 21 2022 18:39:00	Premier Bank Card/Charter, P.O. Box 2208, Vacaville, CA 95696-8208
4807377	EDI: Q3G.COM	Mar 21 2022 22:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4768022	EDI: CITICORP.COM	Mar 21 2022 22:43:00	Sears/CBSD, 8701 W. Sahara Avenue, The Lakes, NV 89163-0001
4854869	+ EDI: LCIPHHMRGT	Mar 21 2022 22:43:00	U.S. Bank N.A. Successor Trustee, c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
5275522	+ Email/Text: RASEBN@raslg.com	Mar 21 2022 18:39:00	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

5358846	+ Email/Text: bknotices@snsccom	Mar 21 2022 18:39:00	U.S. Bank Trust N.A., as Trustee of the Igloo, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust N.A., as Trustee of the, c/o SN Servicing Corporation 95501-0305
5358845	+ Email/Text: bknotices@snsccom	Mar 21 2022 18:39:00	U.S. Bank Trust N.A., as Trustee of the Igloo, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5400668	+ Email/Text: bknotices@snsccom	Mar 21 2022 18:39:00	U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5400669	+ Email/Text: bknotices@snsccom	Mar 21 2022 18:39:00	U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305, U.S. Bank Trust National Association,
4768032	+ EDI: BLUESTEM	Mar 21 2022 22:43:00	WEBBANK/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4768034	EDI: WFFC.COM	Mar 21 2022 22:43:00	WF Financial Bank, 3201 N. 4th Avenue, Sioux Falls, SD 57104-0700
4797538	+ Email/Text: RASEBN@raslg.com	Mar 21 2022 18:39:00	Wells Fargo Bank National Association, Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
4854945	+ EDI: LCIPHHMRGT	Mar 21 2022 22:43:00	Wells Fargo Bank, N.A. as Trustee, c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
4768000	Email/PDF: bncnotices@becket-lee.com	Mar 21 2022 18:40:46	eCast Settlement Corporation, HSBC Consumer Lending USA, Inc., P.O. Box 35480, Newark, NJ 07193-5480

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5369993		HSBC Bank USA, National Association, as Trustee fo
5368767		WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR
cr	*+	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
4814110	*	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4778391	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
4768010	##+	Litton Loan Servicing, 4828 Loop Central Drive, Houston, TX 77081-2166

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2022 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor HSBC Bank USA National Association, as Trustee for Fremont Home Loan Trust 2004-C, Mortgage-Backed Certificates, Series 2004-C andrew.spivack@brockandscott.com, wbefcf@brockandscott.com
Andrew L Spivack	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR RENAISSAN andrew.spivack@brockandscott.com, wbefcf@brockandscott.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank NA et al c/o Select Portfolio Servicing Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ PASS-THROUGH TRUST IX bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor U.S. Bank NA. Sucessor Trustee To Bank Of America et al. pamb@fedphe.com
Jerome B Blank	on behalf of Creditor HSBC Bank USA NA etal pamb@fedphe.com
Jerome B Blank	on behalf of Creditor Ocwen Loan Servicing LLC pamb@fedphe.com
Jerome B Blank	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For et al pamb@fedphe.com
Joseph Angelo Dessoye	on behalf of Creditor Ocwen Loan Servicing LLC pamb@fedphe.com
Kevin Buttery	on behalf of Creditor U.S. Bank National Association kbuttery@rascrane.com
Lorraine Gazzara Doyle	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust ldoyle@milsteadlaw.com Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Lorraine Gazzara Doyle	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank National Association as Trustee of the Igloo Series IV Trust ldoyle@milsteadlaw.com Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association, et al wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR RENAISSAN wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor HSBC Bank USA National Association, As Trustee et al wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, as Trustee f/k/a Norwest Bank Minnesota, National Association, as Trustee for Renaissance wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor HSBC Bank USA National Association, as Trustee for Fremont Home Loan Trust 2004-C, Mortgage-Backed Certificates, Series 2004-C wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For et al pamb@fedphe.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Wells Fargo Bank National Association, et al pamb@fedphe.com, mario.hanyon@brockandscott.com

Mario John Hanyon

on behalf of Creditor HSBC Bank USA NA et al pamb@fedphe.com, mario.hanyon@brockandscott.com

Mario John Hanyon

on behalf of Creditor HSBC Bank USA National Association, As Trustee et al pamb@fedphe.com, mario.hanyon@brockandscott.com

Michelle Ghidotti

on behalf of Creditor U.S. Bank Trust N.A. as Trustee of the Igloo Series IV Trust bknotifications@ghidottiberger.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

Thomas Song

on behalf of Creditor Wells Fargo Bank National Association, et al tomysong0@gmail.com

Thomas Song

on behalf of Creditor HSBC Bank USA National Association, As Trustee et al tomysong0@gmail.com

Thomas Song

on behalf of Creditor Deutsche Bank National Trust Company As Trustee For et al tomysong0@gmail.com

Thomas Song

on behalf of Creditor Deutsche Bank National Trust Company tomysong0@gmail.com

Thomas Song

on behalf of Creditor HSBC Bank USA NA et al tomysong0@gmail.com

Tracy Lynn Updike

on behalf of Debtor 1 Dean M. Carter tlupdike@mette.com rkvansteenacker@mette.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 31

**Information to identify the case:**

Debtor 1 Dean M. Carter  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:16-bk-01249-HWV

Social Security number or ITIN xxx-xx-2769  
EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dean M. Carter  
dba Dr. Roof Roofing Company, dba B-Large  
Sound Effects

By the  
court:

3/21/22



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**